

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Vasco, III
Debtor

Case No. 19-04313-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 06, 2024

User: AutoDocket
Form ID: 3180W

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Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2024:

Recip ID	Recipient Name and Address
db	+ Anthony Vasco, III, PO Box 157, Franklinton, PA 17323-0157
5255397	+ Banyan Harbor Time Share Assoc., 3411 Wilcox Road, Lihue, HI 96766-9553
5255401	Global Credit & Collection Corp., 4839 North Elston Avenue, Chicago, IL 60630-2534
5255402	+ Law Offices of Patrick Childs, 4365 Kukui Grove Street, Suite 104, Lihue, HI 96766-2004
5255403	+ Northern Leasing System, 525 Washington Boulevard, Jersey City, NJ 07310-1606
5255404	+ Ocean Sands Owners' Association, PO Box 9295, Virginia Beach, VA 23450-9295

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Nov 06 2024 23:34:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: PRA.COM	Nov 06 2024 23:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5280748	EDI: CITICORP	Nov 06 2024 23:34:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5255399	+ EDI: CITICORP	Nov 06 2024 23:34:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5255400	+ Email/Text: mediamanagers@clientservices.com	Nov 06 2024 18:34:00	Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
5269748	EDI: DIRECTV.COM	Nov 06 2024 23:34:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
5278779	EDI: JEFFERSONCAP.COM	Nov 06 2024 23:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5259111	EDI: JPMORGANCHASE	Nov 06 2024 23:34:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
5255398	EDI: JPMORGANCHASE	Nov 06 2024 23:34:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224
5512075	+ EDI: AISMIDFIRST	Nov 06 2024 23:34:00	MidFirst Bank, C/O MidFirst Bank, Bankruptcy Dept, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5512076	+ EDI: AISMIDFIRST	Nov 06 2024 23:34:00	MidFirst Bank, C/O MidFirst Bank, Bankruptcy Dept, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, C/O MidFirst Bank, Bankruptcy Dept 73118-6051

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5271506	EDI: PRA.COM	Nov 06 2024 23:34:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5255405	EDI: PRA.COM	Nov 06 2024 23:34:00	PRA Receivables Management, LLC, d/b/a Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541-1067
5255406	+ Email/Text: bknotice@raslavrar.com	Nov 06 2024 18:34:00	RAS LaVrar.LLC, 425 Commerce Drive, suite 150, Fort Washington, PA 19034-2727
5255407	+ EDI: CITICORP	Nov 06 2024 23:34:00	Sears/cbna, PO Box 790034, Saint Louis, MO 63179-0034
5255699	^ MEBN	Nov 06 2024 18:31:51	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5255408	EDI: SYNC	Nov 06 2024 23:34:00	Synchrony Bank / Dick's Sporting, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5255409	+ Email/Text: BAN140310@UCBINC.COM	Nov 06 2024 18:34:00	United Collection Bureau, Inc., 5620 Southwyck Boulevard, Suite 206, PO Box 140310, Toledo, OH 43614-0310
5277282	EDI: AIS.COM	Nov 06 2024 23:34:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5255396	##	Allied Interstate, LLC, PO Box 19312, Minneapolis, MN 55419-0312

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kevin S Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

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Kristen D Little
on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION KRLITTLE@FIRSTAM.COM

Paul Donald Murphy-Ahles
on behalf of Debtor 1 Anthony Vasco III pmurphy@dplglaw.com, kgreene@dplglaw.com

United States Trustee
ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Anthony Vasco III

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8767

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04313-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Vasco III

11/6/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.